

# Credit Union 1

A unique concept in financial services

welcomes to our credit union family, the members of  
Cumorah Credit Union.



**Paul G. Simons**  
President/CEO

I am pleased to announce that the  
“partnership” of Credit Union 1 and  
Cumorah Credit Union is now complete.

On behalf of our entire staff, I would like to welcome you to our credit union family. I know you will enjoy the benefits of banking with Credit Union 1. With almost \$700 million in assets, a 50-year history of solid performance and superior member service, you can count on Credit Union 1 to be there for you.

You will see the same friendly faces at your local branch and will continue to receive the quality member service you have come to expect.

Nothing is more rewarding than providing service to you the member-owners of your credit union. Credit Union 1's most important goal is to provide you, the owners, a safe place to invest and borrow money. Our ultimate goal is to offer you consistent and excellent member service with the highest quality of financial services with integrity and professionalism.

For us, it is all about service excellence and our commitment to a lifelong banking relationship. Service means more than an account or a loan, it means building relationships based on mutual

respect and understanding for relationships to last.

With a team of experienced professionals and existing local management, Credit Union 1 will continue the legacy of service to the members of the Church of Jesus Christ of Latter Day Saints, as well as businesses and families throughout Henderson. We will increase our member loyalty through lasting relationships by providing exceptional service, innovative products and services, and competitive financial solutions through the use of our staff, technology and delivery channels.

Thank you for your continued support and commitment. We look forward to meeting all your financial needs.

Again, welcome to Credit Union 1.

A handwritten signature in black ink, appearing to read 'Paul G. Simons'.

Paul G. Simons  
President/CEO

## IMPORTANT CREDIT UNION 1 ACCOUNT INFORMATION

### Membership Account

Enclosed is a Membership Card. To ensure that all your information on your account is correct, including joint owners and beneficiaries please complete the enclosed card and return it in the envelope provided.

### Checking Account:

Credit Union 1 will provide one complimentary box of 50 checks to all active checking account members, which will be mailed the week of June 1<sup>st</sup>. Once you have received your Credit Union 1 checks, please do not use any remaining Cumorah Credit Union checks that you may have, as they will not be accepted after August 1<sup>st</sup>. Additionally, "cleared" Cumorah Credit Union checks will not be viewable via OnLINE EXPRESS, whereas Credit Union 1 "cleared" checks will be viewable.

### Home Banking:

As of Tuesday, June 1<sup>st</sup>, Credit Union 1's home banking service, OnLINE EXPRESS, will be available for you to enroll by visiting our website at [www.creditunion1.org](http://www.creditunion1.org) and clicking on "ONLINE EXPRESS LOGIN". To set up home banking access, you will need your Credit Union 1 account number, social security number, birth date, mother's maiden name and your zip code. For more detailed information and step-by-step directions, please refer to the Cumorah website, [www.cumorahcu.org](http://www.cumorahcu.org).

### E-Statements:

You will need to re-enroll for E-Statements through OnLine Express, our home banking service.

### Electronic Bill Payment:

Unfortunately, we are unable to convert the electronic bill payment service. All electronic bills currently set up for payment will be paid through May 29<sup>th</sup>. Effective Tuesday, June 1<sup>st</sup>, to continue electronic bill payment, you will need to sign up with Credit Union 1's bill payment service via OnLINE EXPRESS. Effective June 1<sup>st</sup>, electronic payments will not be transmitted until you enroll for electronic bill pay with Credit Union 1. Please note it may take up to two business days to activate your ability to set up electronic bill payments.

### 1-Touch Audio Response

Simply call 800-252-6950 and select option 1. You will be prompted to enter the last 4 digits of your social security number and select a new personal identification number (P.I.N.) of your choice.

### Shared Branching Network

You can find locations by calling 866-692-8669 and identify yourself as a Credit Union 1 member or by visiting our website, [www.creditunion1.org](http://www.creditunion1.org). Cu Service Centers are identified by the following logo:



When visiting a participating credit union, you will need to identify yourself as a Credit Union 1 member and provide your new Credit Union 1 account number.